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FAX COVER SHEET

To: Ms. Waldo

From: Raymond A. Joao, Esq.

Date: July 28, 2003

Fax No.: 1-703-308-3686

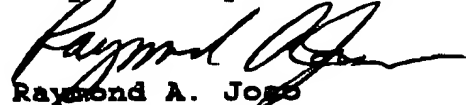
No. Pages: 5 (including cover)

Re: U.S. Patent Application Serial No. 09/639,908

Ms. Waldo:

Please find transmitted herewith a RENEWED REQUEST FOR REFUND OF PREVIOUSLY PAID INFORMATION DISCLOSURE STATEMENT FEE. I hope that the more detailed information included in this Renewed Request will be helpful. Thank you for your assistance in this matter.

Respectfully Submitted,



Raymond A. Joao
Reg. No 35,967

OFFICIAL

FAX RECEIVED

JUL 29 2003

GROUP 3600

I hereby certify that this correspondence is being transmitted via facsimile transmission to Ms. Waldo, Group 3600, at (703) 308-3686 on July 28, 2003.


Raymond A. Joao

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/639,908
FILED : AUGUST 16, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT INFORMATION
EXAMINER : J. BERGIN
GROUP : 3624

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313
ATTN: MS. WALDO

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GROUP 3600

RENEWED REQUEST FOR REFUND OF PREVIOUSLY PAID INFORMATION
DISCLOSURE STATEMENT FEE

Sir/Madam:

This is a Renewed Request For Refund Of Previously
Paid Information Disclosure Statement Fee in the above-
identified application. As indicated in Applicant's earlier
filed REQUEST FOR REFUND OF PREVIOUSLY PAID INFORMATION

DISCLOSURE STATEMENT FEE, filed October 21, 2002, Applicant had filed an Information Disclosure Statement along with the required fee of \$180.00, in the above-identified application, on September 24, 2001. The Office did not consider this Information Disclosure Statement and, therefore, Applicant is entitled to a refund of the \$180.00 fee which was paid for same.

Applicant submits that the above-identified Information Disclosure Statement, filed on September 24, 2001, was not considered by the Office and, further, that a Final Rejection was mailed on September 27, 2001. The Final Rejection of September 27, 2001 was subsequently withdrawn and, on September 25, 2002, a new Final Rejection was issued.

The Information Disclosure Statement, filed on September 24, 2001, was not considered by the Office or by the Examiner prior to the issuance of the above-identified Final Rejection of September 27, 2001 and prior to the issuance of the Final Rejection of September 25, 2002.

On October 19, 2002, Applicant filed a Request for Continued Examination (RCE), along with the required RCE fee, in response to the Final Rejection of September 25, 2002.


Applicant also submitted an Information Disclosure Statement at the time of the filing of the RCE. The Information Disclosure Statement, filed on October 19, 2002 included references cited by Applicant in the September 24, 2001 Information Disclosure Statement along with a reference cited by Applicant in an Information Disclosure Statement filed on May 11, 2001. It also appears that the Information Disclosure Statement, filed on May 11, 2001, was not considered by the Office prior to the issuance of the above Final Rejections.

Applicant respectfully submits that the Information Disclosure Statement filed by Applicant on September 24, 2001 was not considered although Applicant had paid for, and was charged for, the required \$180.00 fee. Applicant further submits that upon Applicant's filing of the above-identified RCE and paying the required RCE filing fee, no fee was due for the Information Disclosure Statement filed by Applicant on October 19, 2002.

In view of the foregoing, Applicant is entitled to a refund of the \$180.00 fee which Applicant paid for the Information Disclosure Statement filed on September 24, 2001 which was not considered by the Office.

In view of the foregoing, Applicant respectfully requests a refund of \$180.00 for the Information Disclosure Statement fee paid by Applicant on September 24, 2001 in the above-identified application. Thank you for your time and consideration in this matter.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

July 28, 2003

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